

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

| | | |
|-------------------------|-----------|---------------------|
| In Re: | Case No.: | <u>17-22778/JNP</u> |
| Kostas & Stella Roustas | Chapter: | <u>7</u> |
| | Judge: | <u>JNP</u> |

NOTICE OF PROPOSED ABANDONMENT

JOSEPH D. MARCHAND, TRUSTEE in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

| | |
|-----------------------|--|
| Address of the Clerk: | Clerk of the United States Bankruptcy Court U.S. Post Office & Court House PO Box 2067, 401 Market Street Camden, NJ 08101-2067 |
|-----------------------|--|

If an objection is filed, a hearing will be held before the Honorable Jerrold N. Poslusny, Jr. on December 22, 2020 at 11:00 a.m. at the United States Bankruptcy Court, Courtroom no. 4C. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

| | |
|------------------------------------|---|
| Description and value of property: | Real Property: 245 Bay Avenue East Marion, NY FMV - \$500,000.00-\$520,000.00* |
|------------------------------------|---|

| | |
|--------------------|-----------------------------|
| Liens on property: | TD Bank - \$391,609.08(est) |
|--------------------|-----------------------------|

*In light of the Administrative expenses that would be necessary to go forward to liquidate the property the Trustee does not believe same would yield a benefit to General Unsecured Creditors

| | |
|-------------------------------------|--|
| Amount of equity claimed as exempt: | \$0.00** **additional exemptions are available. |
|-------------------------------------|--|

Objections must be served on, and requests for additional information directed to:

| | |
|----------------|---|
| Name: | <u>/s/ Joseph D. Marchand, Chapter 7 Trustee</u> |
| Address: | <u>117-119 West Broad Street, P.O. Box 298, Bridgeton, NJ 08302</u> |
| Telephone No.: | <u>(856) 451-7600</u> |

In re:
Kostas Roustas
Stella Roustas
Debtor(s)

Case No. 17-22778-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 18, 2020

User: admin
Form ID: pdf905

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| +++ | Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Kostas Roustas, Stella Roustas, 49 Oak Ridge Drive, Voorhees, NJ 08043-1537 |
| aty | + Leonard Teddy Schwartz, Slotnick & Schwartz, 1350 N. Black Horse Pike, Suite 2, Williamstown, NJ 08094-9129 |
| cr | ACAR Leasing Ltd. dba GM Financial Leasing, 400 Embarcadero Dr., Arlington, TX 76014 |
| acc | + Giuliano Miller & Company, 2301 E. Evesham Road, Pavillion 800, Suite 210, Voorhees, NJ 08043-4504 |
| acc | + Markovitz, Starkman & Company, LLC., 457 Haddonfield Road, Cherry Hill, NJ 08002-2220 |
| cr | + The First National Bank of Elmer, Saldutti Law Group, c/o Rebecca K. McDowell, 800 N. Kings Hwy, Ste 300 Cherry Hill Township, NJ 08034-1511 |
| 516897478 | + 2602 Route 130 LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017 |
| 516946636 | + ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853 |
| 516897483 | + Checker Management, 22-10 Jackson Avenue, New York, NY 10002-6679 |
| 516897484 | + Christopher D. Palmieri,, Esquire, 300 Garden City Plaza, Garden City, NY 11530-3302 |
| 518762478 | + DePalma Acquisitions I, LLC, Wilson Elser Moskowitz Edelman & Dicker, 200 Campus Drive, Florham Park, NJ 07932-1007 |
| 516897486 | + First National Bank of Elmer, PO Box 980, Elmer, NJ 08318-0980 |
| 518103638 | + Jay Several, c/o Ron L. Woodman, Esquire, Friedman Schuman, P.C., 101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2627 |
| 516897487 | + KLB Jersey LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017 |
| 516897481 | + KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112 |
| 516897491 | + Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926 |
| 518267308 | + Republic Bank, Steven & Lee, 1818 Market St., 29th Floor, Philadelphia, PA 19103-3652 |
| 516897492 | + Republic Bank, Two Liberty Place, 50 S. 16th Street, Suite 2400, Philadelphia, PA 19102-2526 |
| 517089871 | + Republic First Bank, Dinsmore & Shohl, LLP, 1800 JFK Blvd. Suite 1000, Philadelphia PA 19103-7422 |
| 516897493 | #+ Richard M. Berman, Esquire, Dinsmore & Shohl, LLP, 1800 Jfk Boulevard, Suite 1000, Philadelphia, PA 19103-7422 |
| 516897494 | + Rose Commercial Real Estate, 12000 Lincoln Dr W Ste 111, Marlton, NJ 08053-3401 |
| 516897495 | + S&P Development Corp., 111 Presidential Boulevard, Suite 209, Bala Cynwyd, PA 19004-1013 |
| 517603902 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245 |
| 516897496 | + Saldutti Law Group, 800 N. Kings Highway, Suite, 300, Cherry Hill, NJ 08034-1511 |
| 516897498 | + TD Bank, 1701 Marlton Pike E., Marlton, NJ 08053 |
| 517038636 | + TD Bank NA, Richard J Tracy III Esq, 30 Montgomery Street Suite 1205, Jersey City NJ 07302-3835 |
| 518787156 | + TD Bank, N.A., Schiller Knapp Lefkowitz & Hertz, LLP, 30 Montgomery Street, Suite 1205, Jersey City, New Jersey 07302-3835 |
| 517028172 | + TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507 |
| 516897490 | ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Lexus Financial Services, PO Box 8026, Cedar Rapids, IA 52409 |
| 516914187 | + The First National Bank of Elmer, Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511 |
| 516897482 | + Township of Mount Laurel, 100 Mount Laurel Road, Mount Laurel, NJ 08054-1507 |
| 518145061 | + Township of Mount Laurel, Parker McCay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054 |
| 516983869 | + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 516988979 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 517001053 | +++ US Bank Cust for PC 4 & CRDTRS, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees NJ 08043-4381 |
| 516897500 | + US Small Business Adm., Commercial Loan Servicing, 2120 Riverfront Dr, Ste 100, Little Rock, AR 72202-1794 |

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Nov 18, 2020

Form ID: pdf905

Total Noticed: 47

TOTAL: 36

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 18 2020 22:01:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Nov 18 2020 22:01:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| none | + Email/Text: lens@ssnjlaw.com | Nov 18 2020 22:00:00 | Karistos, Inc, c/o Slotnick & Schwartz, 1350 N. Black Horse Pike, Suite 2, Williamstown, NJ 08094-9129 |
| 516996833 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Nov 18 2020 22:17:09 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 516952646 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Nov 18 2020 22:00:00 | Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346 |
| 516897485 | + Email/Text: mrdiscen@discover.com | Nov 18 2020 22:00:00 | Discover, PO Box 30421, Salt Lake City, UT 84130-0421 |
| 516928267 | Email/Text: mrdiscen@discover.com | Nov 18 2020 22:00:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 516897480 | Email/PDF: ais.chase.ebn@americaninfosource.com | Nov 18 2020 22:18:17 | Chase Sapphire, PO Box 15298, Wilmington, DE 19650 |
| 517156299 | + Email/PDF: acg.acg.ebn@americaninfosource.com | Nov 18 2020 22:19:23 | Sierra Auto Finance LLC, P.O. Box 165028, Irving TX 75016-5028 |
| 516897497 | Email/Text: bankruptcy@td.com | Nov 18 2020 22:01:00 | TD Bank, 1701 Marlton Pike E., Cherry Hill, NJ 08034 |
| 517138927 | Email/Text: bankruptcy@td.com | Nov 18 2020 22:01:00 | TD Bank, N.A., c/o Schiller Knapp Lefkowitz & Hertzelt L, 70 Gray Road, Falmouth, ME 04105 |
| TOTAL: 11 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 518794782 | | DePalma Acquisitions I, LLC |
| 518794784 | | DePalma Acquisitions I, LLC |
| 517140520 | | MTAG Custodian for FIG Capital Investments NJ13,LL, PO Box 54472, New Orleans , Louisiana 70 |
| intp | *+ | Jay Several, c/o Ron L. Woodman, Esquire, Friedman Schuman, P.C., 101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2627 |
| cr | *+ | Republic Bank, Two Liberty Place, 50 S. 16th Street, Suite 2400, Philadelphia, PA 19102-2526 |
| 516897479 | *+ | 2602 Route 130, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017 |
| 516897488 | *+ | KLB Jersey, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017 |
| 516897489 | *+ | KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112 |
| 517156275 | *+ | Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926 |
| 516897499 | *P++ | TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court;, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409 |
| acc | ##+ | Giuliano, Miller, & Company, LLC, Berlin Business Park, 140 Bradford Drive, West Berlin, NJ 08091-9216 |

TOTAL: 3 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Nov 18, 2020

Form ID: pdf905

Total Noticed: 47

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

| Name | Email Address |
|--------------------------|--|
| Brian E Caine | on behalf of Creditor Township of Mount Laurel bcaine@parkermccay.com BKcourtnotices@parkermccay.com |
| Denise E. Carlon | on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Dino S. Mantzas | on behalf of Joint Debtor Stella Roustas dino@dmantzaslaw.com |
| Dino S. Mantzas | on behalf of Debtor Kostas Roustas dino@dmantzaslaw.com |
| Jeffrey M. Sponder | on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov jeffrey.m.sponder@usdoj.gov |
| John R. Morton, Jr. | on behalf of Creditor ACAR Leasing Ltd. dba GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecf@gmail.com |
| Joseph Marchand | on behalf of Trustee Joseph Marchand jdmarchand@comcast.net jmarchand@comcast.net |
| Joseph Marchand | jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com |
| Joseph Gunnar Devine, Jr | on behalf of Creditor TD Bank N.A. jdevine@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Lease Trust kmcdonald@blankrome.com bkgroup@kmlawgroup.com |
| Leonard T. Schwartz | on behalf of Unknown Role Type Karistos Inc LenS@ssnjlaw.com |
| Leonard T. Schwartz | on behalf of Attorney Leonard Teddy Schwartz LenS@ssnjlaw.com |
| Linda S. Fossi | on behalf of Creditor US Bank Cust for PC 4 & CRDTRS lfossi@zeitlawfirm.com gzeitz@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeitz@zeitlawfirm.com |
| Rebecca K. McDowell | on behalf of Creditor The First National Bank of Elmer rmcdowell@slgcollect.com |
| Richard M. Berman | on behalf of Creditor Republic Bank richard.berman@dinsmore.com pmmu@stevenslee.com |
| Ron L. Woodman | on behalf of Interested Party Jay Several rwoodman@fsalaw.com mprimavera@fsalaw.com |
| Timothy R. Wheeler | on behalf of Creditor DePalma Acquisitions I LLC timothy.wheeler@wilsonelser.com, sheyla.ibazeta@wilsonelser.com |
| Timothy R. Wheeler | on behalf of Creditor Melrose Credit Union timothy.wheeler@wilsonelser.com sheyla.ibazeta@wilsonelser.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| United States Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| William F. Saldutti, III | on behalf of Creditor The First National Bank of Elmer wsaldutti@slgcollect.com cflannery@slgcollect.com |

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Nov 18, 2020

Form ID: pdf905

Total Noticed: 47

TOTAL: 21